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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): McParland et al.

Serial No.: 10/736,126

For: CREDIT LIMIT RECOMMENDATION

Filed: December 15, 2003

Examiner: Hani M. Kazimi

Art Unit: 3624

Confirmation No.: 5765

Customer No.: 27,623

Attorney Docket No.: 384.7879USU

**Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

AMENDMENT TRANSMITTAL

We are enclosing an Amendment in response to the communication dated October 11, 2005 in the above-identified application.

Petition for extension of time pursuant to 37 C.F.R. §§ 1.136 and 1.137 is hereby made if, and to the extent, required. The fee for this extension of time is calculated to be \$ _____ to extend the time for filing this response until _____.

The fee for any change in number of claims has been calculated as shown below.

CLAIMS AS AMENDED						
	Claims Remaining After Amendment		Highest Number Previously Paid	Present Extra	Rate	
Total Claims	20	Minus	20	0	x \$50.00	\$
Independent Claims	3	Minus	3	0	x \$200.00	\$
MULTIPLE DEPENDENT CLAIM FEE					x \$360.00 = \$	
TOTAL FEE FOR CLAIM CHANGES					\$0.00	
1/2 FILING FEE FOR SMALL ENTITY					\$N/A	

The total fee for this amendment, including claim changes and any extension of time is calculated to be \$ 0.00.

 A check in the amount of \$ 0.00 is attached.

X The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. §§1.16 and 1.17 which may be required with this communication or during the entire pendency of the application, or credit any overpayment, to **Deposit Account No. 01-0467**. A duplicate copy of this Form is enclosed.

Dated: January 11, 2006

Paul D. Greeley
Paul D. Greeley, Esq.
Attorney for Applicant(s)
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CERTIFICATE OF MAILING

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE U.S. POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: MAIL STOP AMENDMENT, COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON JANUARY 11, 2006.

Theresa Doonan 1/11/06
Theresa Doonan DATE



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AMENDMENT

Dear Sir:

In response to the Office Action dated October 11, 2005, hereinafter "the Office Action", please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 5 of this paper.